

Claim 1. The cited passage in Barlow refers to a known cash card which has a chip "loaded" with a certain amount of money. During use in a vending machine, the vending machine is able to interact with the chip and electronically deduct a certain payment amount from the chip on the cash card leaving the remaining amount in the chip for future purchases until completely used up and/or reloaded with money.

There are significant difference between this known technology and the method for performing electronic transactions as disclosed in Claim 1 and in particular now that it has the present clarifying amendment. The present invention creates a "transaction message" "in the smart card with the aid of software previously stored in the smart card". Also the created transaction message is provided with the senders "digital signature while using his own private key for subsequent output and transmission of the transaction message." While it is true that the above described use of a cash card in a vending machine completes a transaction off-line, no digitally signed transaction message is produced and transmitted. Only an electronic deduction is made in the chip on the card by a mechanism in the vending machine. No message is ever digitally signed and transmitted in the vending machine example from Barlow cited against Claim 1. Digitally signing and transmitting a message is the very purpose of the present invention, that is to say creating and digitally signing a complete coded transaction message in the card without any possibility whatsoever of so-called hacking and then transmitting the message to a receiver via a communications network.

As was pointed out in previous responses to which we now refer, all of the other examples in Barlow which do involve encrypted transmission of messages over a communications network involve interaction, before completion of the

digitally signed message, with entities outside the sender's control, in particular in this case entities outside the actual smart card itself.

It is therefore respectfully requested that the amended claims be considered in the light of the above arguments.

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